



Docket No.: J2167.0247/P247
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Handwritten signature/initials

In re Patent Application of:
Thomas W. Poplawski, et al.

Application No.: 09/772,601

Art Unit: 3624

Filed: January 30, 2001

Examiner: Geoffrey R. Akers

For: ELECTRONIC BILL PRESENTMENT
AND PAYMENT SYSTEM AND METHOD

RESPONSE TO NON-FINAL OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

This communication is in response to the Office Action dated April 24, 2003.
There are no amendments to the above-identified U.S. patent application.

RECEIVED
AUG 28 2003
GROUP 3600